

## STIC Database Tracking Number:

**To: Fields Benjamin**  
**Location: KNX 05 A58**  
**Art Unit: 3692**  
**Date: 02/25/09**  
**Case Serial Number: 10/784,968**

**From: Paul Obiniyi**  
**Location: EIC3600**  
**KNX 04 C25**  
**Phone: (571) 272-2**  
**Paul.Obiniyi@uspto.gov**

## Search Notes

Dear Examiner Field:

Please find attached the results of your search for the above-referenced case.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

Paul

<b>I.</b>	<b>POTENTIAL REFERENCES OF INTEREST .....</b>	<b>3</b>
<b>A.</b>	<b>Dialog .....</b>	<b>3</b>
<b>II.</b>	<b>TEXT SEARCH RESULTS FROM DIALOG.....</b>	<b>4</b>
<b>A.</b>	<b>Full-Text Databases .....</b>	<b>4</b>
<b>III.</b>	<b>TEXT SEARCH RESULTS FROM DIALOG .....</b>	<b>15</b>
<b>A.</b>	<b>Abstract Databases .....</b>	<b>15</b>
<b>IV.</b>	<b>ADDITIONAL RESOURCES SEARCHED – QUESTEL ORBIT .....</b>	<b>32</b>

## I. Potential References of Interest

### A. Dialog

27/3,K/1 (Item 1 from file: 15) Links

ABI/Inform(R)

(c) 2009 ProQuest Info&Learning. All rights reserved.

02002365 51689924

#### **Integrating the e-business model**

Kogler, Bernadette; Lebowitz, Jeffrey

Mortgage Banking v60n6 pp: 66-74

Mar 2000

**ISSN:** 0730-0212 **Journal Code:** MOB

**Word Count:** 4017

**Text:**

...that it saves money, increases revenue potential and begins to offer a fast and efficient **workflow** for creating the **loan**.

**Workflow** technology, risk-based pricing engines, database capability

and smart decisioning systems will be necessary for...to MORTECH 99,

respondents indicated that browser-based technology is seen as more

critical to **loan** production needs. **Workflow**-enabled

applications are seen as necessary by originators and servicing managers

alike (see Figure 3...to respond to the customer and operate at a

significantly reduced cost basis.

Within servicing **operations**, **direct** cost per **loan**

should be targeted at less than \$35 per loan, while increasing crosssell revenue and increasing...

27/3,K/3 (Item 1 from file: 16) Links

Gale Group PROMT(R)

(c) 2009 Gale/Cengage. All rights reserved.

06675165 **Supplier Number:** 55878023 (USE FORMAT 7 FOR FULLTEXT)

**The Learn Services Machine.(Banks are carefully embracing software tools to squeeze more productivity out of fewer employees.)**

Heuer, Steffan

Bank Technology News , p ITEM99270001

Sept , 1999

**Language:** English **Record Type:** Fulltext

**Document Type:** Magazine/Journal ; Trade

**Word Count:** 2526

-

...billion in assets, jumped on this opportunity nine years ago and has steadily improved its **loan operations workflow**. Don Frakes, a senior vice president of the Houston-based bank, explains that with the...more compelling to interject live video feeds into a virtual classroom and offer real-time **interaction**. Debbie Black, **director** of product marketing with Lotus Development Corp., says that most organizations scale back on face...

## **II. Text Search Results from Dialog**

### **A. Full-Text Databases**

? show files

[File 15] **ABI/Inform(R)** 1971-2009/Feb 23  
(c) 2009 ProQuest Info&Learning. All rights reserved.

[File 16] **Gale Group PROMT(R)** 1990-2009/Feb 04  
(c) 2009 Gale/Cengage. All rights reserved.  
*\*File 16: UD/banner does not reflect last processed date*

[File 148] **Gale Group Trade & Industry DB** 1976-2009/Feb 10  
(c) 2009 Gale/Cengage. All rights reserved.  
*\*File 148: The CURRENT feature is not working in File 148. See HELP NEWS148.*

[File 160] **Gale Group PROMT(R)** 1972-1989  
(c) 1999 The Gale Group. All rights reserved.

[File 275] **Gale Group Computer DB(TM)** 1983-2009/Jan 30  
(c) 2009 Gale/Cengage. All rights reserved.

[File 621] **Gale Group New Prod.Annou.(R)** 1985-2009/Jan 20  
(c) 2009 Gale/Cengage. All rights reserved.

[File 13] **BAMP** 2009/Feb 24  
(c) 2009 Gale/Cengage. All rights reserved.

[File 75] **TGG Management Contents(R)** 86-2009/Jan W4  
(c) 2009 Gale/Cengage. All rights reserved.

[File 95] **TEME-Technology & Management** 1989-2009/Feb W1  
(c) 2009 FIZ TECHNIK. All rights reserved.

[File 9] **Business & Industry(R)** Jul/1994-2009/Feb 23  
(c) 2009 Gale/Cengage. All rights reserved.

[File 20] **Dialog Global Reporter** 1997-2009/Feb 25  
(c) 2009 Dialog. All rights reserved.

[File 610] **Business Wire** 1999-2009/Feb 25  
(c) 2009 Business Wire. All rights reserved.  
*\*File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.*

[File 613] **PR Newswire** 1999-2009/Feb 25  
(c) 2009 PR Newswire Association Inc. All rights reserved.  
*\*File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.*

[File 624] **McGraw-Hill Publications** 1985-2009/Feb 24  
(c) 2009 McGraw-Hill Co. Inc. All rights reserved.

[File 634] **San Jose Mercury** Jun 1985-2009/Feb 20  
(c) 2009 San Jose Mercury News. All rights reserved.

[File 636] **Gale Group Newsletter DB(TM)** 1987-2009/Feb 04  
(c) 2009 Gale/Cengage. All rights reserved.

[File 810] **Business Wire** 1986-1999/Feb 28  
(c) 1999 Business Wire . All rights reserved.

[File 813] **PR Newswire** 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc. All rights reserved.

[File 625] **American Banker Publications** 1981-2008/Jun 26  
(c) 2008 American Banker. All rights reserved.  
*\*File 625: This file no longer updates. Use Newsroom Files 989 and 990 for current records.*

[File 268] **Banking Info Source** 1981-2009/Feb W2  
(c) 2009 ProQuest Info&Learning. All rights reserved.

[File 626] **Bond Buyer Full Text** 1981-2008/Jul 07  
(c) 2008 Bond Buyer. All rights reserved.  
*\*File 626: This file no longer updates. Use Newsroom Files 989 and 990 for current records.*

[File 267] **Finance & Banking Newsletters** 2008/Sep 29  
(c) 2008 Dialog. All rights reserved.

[File 348] **EUROPEAN PATENTS** 1978-200907  
(c) 2009 European Patent Office. All rights reserved.

[File 349] **PCT FULLTEXT** 1979-2009/UB=20090108|UT=20090101  
(c) 2009 WIPO/Thomson. All rights reserved.

```
; d s
Set      Items      Description
S1       8538955     S (LOAN? ? OR DEBT OR (MONEY OR MONIES OR CAPITAL OR LIQUIDI?) ()BORROW?)
S2       552081     S (WORKFLOW? ? OR WORK()FLOW? ? )
S3       159177     S S1(3N)(STEP?? OR ORDER?? OR STEP?? OR PROCEDURE?? OR ROUTINE?? OR
OPERATION?? OR INTERACTION??)
S4       2463670     S (STEP?? OR ORDER?? OR STEP?? OR PROCEDURE?? OR ROUTINE?? OR OPERATION?? OR
INTERACTION??)(3N)(GUIDELINE? ? OR REGULATION? ? OR DIRECT??? OR PLAN? OR SCHEDULE???)
S5       1397       S (LOAN? ? OR DEBT OR (MONEY OR MONIES OR CAPITAL OR
LIQUIDI?) ()BORROW?) (3N)(WORKFLOW? ? OR WORK()FLOW? ? )
S6       12290      S S3(5N)(MANAGEMENT OR MANAG??? OR SUPERVIS??? OR REGULAT??? OR
ADMINISTRATION OR DIRECT??? OR ORGANIZ? OR ORGANIS? OR CONTROL? ? OR CONTROLL? OR ALLOCATION)
S7       5582       S S3(3N)(SPACE OR LAND OR OFFICE OR REAL()ESTATE OR REALESTATE OR PLOT? ? OR
BUILDING OR SUITE OR ROOM OR HOUSE OR PROPERT??? OR HOME)
S8       1003481     S (ASSIGN??? OR ASSIGNMENT? ? OR ALLOCATION? ? OR ALLOTMENT? OR
DESIGNAT?)(3N)(WORK OR ROLES OR JOB OR USE OR FUNCTION? ? OR ASSIGNMENT? ? OR TASK? ? OR
USAGE OR ACTIVIT??? OR SCHEDULE? ? )
S9       491        S AU=(COLMAN, C? OR COLMAN C? OR COLMAN(2N)C? OR SPORE, G? OR SPORE G? OR
SPORE(2N)G? OR KUBERRA, J? OR KUBERRA J? OR KUBERRA(2N)J?)
S10      26         S S9 AND S1
S11      0          S S10 AND S2
S12      67         S S5(10N)S3
S13      0          S S12(7N)S4
S14      0          S S5(3N)S4
S15      5          S S12 AND S4
S16      0          S S5(3N)S8
S17      79         S S5 AND S8
S18      0          S S17(20N)S4
```

S19	0	S S4(15N)S5
S20	2850	S S4(7N)S8
S21	0	S S20(3N)S3
S22	0	S S20(3N)S6
S23	72	S S5 AND S4
S24	4	S S23 AND S6
S25	9	S S23 AND S8
S26	18	S S15 OR S24 OR S25
S27	15	S S26 NOT PY>2004

? t /3,k/all

27/3,K/1 (Item 1 from file: 15) [Links](#)

ABI/Inform(R)

(c) 2009 ProQuest Info&Learning. All rights reserved.

02002365 51689924

### **Integrating the e-business model**

Kogler, Bernadette; Lebowitz, Jeffrey

Mortgage Banking v60n6 pp: 66-74

Mar 2000

**ISSN:** 0730-0212 **Journal Code:** MOB

**Word Count:** 4017

**Text:**

...that it saves money, increases revenue potential and begins to offer a fast and efficient **workflow** for creating the **loan**.

**Workflow** technology, risk-based pricing engines, database capability and smart decisioning systems will be necessary for...to MORTECH 99, respondents indicated that browser-based technology is seen as more critical to **loan** production needs. **Workflow**-enabled applications are seen as necessary by originators and servicing managers alike (see Figure 3...to respond to the customer and operate at a significantly reduced cost basis.

Within servicing **operations**, **direct** cost per **loan** should be targeted at less than \$35 per loan, while increasing crosssell revenue and increasing...

27/3,K/2 (Item 2 from file: 15) [Links](#)

ABI/Inform(R)

(c) 2009 ProQuest Info&Learning. All rights reserved.

01197880 98-47275

### **The perfect structure**

Jones, James D

Mortgage Banking v56n7 pp: 70-78

Apr 1996

**ISSN:** 0730-0212 **Journal Code:** MOB

**Word Count:** 3696

**Text:**

...the key credit issues for each loan. In some organizations, lenders have eliminated the processor **job designation** completely. Loan originators and underwriters, supported by software, fill the void. How about the ideal...

...through retail and wholesale channels. The mortgage company also originates some business through a customer-**direct** telemarketing **operation**. The underwriting process differs for each channel. (At press time, BBMC was preparing to exit...Scheuble, which creates a customized loan-level processing path based on the particulars of a **loan. Workflow** management will streamline the processing and documentation requirements for each loan.

Flagstar Bank

Flagstar Bank...

...accounted for 57 percent and wholesale for 43 percent. Patricia Joyce, senior vice president and **director** of mortgage **operations** and systems, indicates that the bank employs regional underwriting centers for both retail and wholesale...

27/3,K/3 (Item 1 from file: 16) [Links](#)

Gale Group PROMT(R)

(c) 2009 Gale/Cengage. All rights reserved.

06675165 **Supplier Number: 55878023 (USE FORMAT 7 FOR FULLTEXT)**

**The Learn Services Machine.(Banks are carefully embracing software tools to squeeze more productivity out of fewer employees.)**

Heuer, Steffan

Bank Technology News , p ITEM99270001

Sept , 1999

**Language:** English **Record Type:** Fulltext

**Document Type:** Magazine/Journal ; Trade

**Word Count:** 2526

-

...billion in assets, jumped on this opportunity nine years ago and has steadily improved its **loan operations workflow**. Don Frakes, a senior vice president of the Houston-based bank, explains that with the...more compelling to interject live video feeds into a virtual classroom and offer real-time **interaction**. Debbie Black, **director** of product marketing with Lotus Development Corp., says that most organizations scale back on face...

27/3,K/5 (Item 1 from file: 75) [Links](#)  
TGG Management Contents(R)  
(c) 2009 Gale/Cengage. All rights reserved.  
00201337   **Supplier Number:** 19622272 (USE FORMAT 7 FOR FULL TEXT )  
**Engineering quality into your data. (bank credit customer data)**

Oleksiw, Irene M.  
The Journal of Lending & Credit Risk Management , v79 , n9 , p66(6)  
May , 1997  
ISSN: 0021-986X   **Language:** English   **Record Type:** Fulltext; Abstract  
**Word Count:** 2164   **Line Count:** 00176

...5. Learn what operations procedures may be inadvertently affecting data quality. In the vast assembly **plant** of bank loan **operations**, the focus is on booking and processing payments as routinely as possible. It is up...

...product designation could only have a real estate collateral code.

8. Wherever possible, delegate the **task** of **assigning** indicative codes to people who understand the terms and structure of the individual credits. Operations...

...could be captured by the account officer as a deal evolves if the bank has **work-flow** software supporting **loan** origination.

9. In any cleanup effort, work with people who know the credits. Make it...

27/3,K/6 (Item 1 from file: 9) [Links](#)  
Business & Industry(R)  
(c) 2009 Gale/Cengage. All rights reserved.  
01960907   Supplier Number: 25412928 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**The Lean Services Machine**  
**( Banks increasingly tap into large web of software tools and third-party Internet services for the promise of increased productivity, cutting of costs and improvement of worker training )**

Bank Technology News , v 12 , n 9 , p 1+  
September 1999  
**Document Type:** Journal   **ISSN:** 1060-3506 ( United States )  
**Language:** English   **Record Type:** Fulltext  
**Word Count:** 2472 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...billion in assets, jumped on this opportunity nine years ago and has



steadily improved its **loan operations workflow**. Don Frakes, a senior vice president of the Houston-based bank explains that with the...

...more compelling to interject live video feeds into a virtual classroom and offer real-time **interaction**. Debbie Black, **director** of product marketing with Lotus Development Corp., says that most organizations scale back on face...

27/3,K/7 (Item 1 from file: 636) [Links](#)  
Gale Group Newsletter DB(TM)  
(c) 2009 Gale/Cengage. All rights reserved.  
04444581 **Supplier Number: 55878023 (USE FORMAT 7 FOR FULLTEXT)**

**The Learn Services Machine.(Banks are carefully embracing software tools to squeeze more productivity out of fewer employees.)**

Heuer, Steffan  
Bank Technology News , p ITEM99270001  
Sept , 1999

**Language:** English **Record Type:** Fulltext  
**Document Type:** Magazine/Journal ; Trade  
**Word Count:** 2526

-

...billion in assets, jumped on this opportunity nine years ago and has steadily improved its **loan operations workflow**. Don Frakes, a senior vice president of the Houston-based bank, explains that with the...more compelling to interject live video feeds into a virtual classroom and offer real-time **interaction**. Debbie Black, **director** of product marketing with Lotus Development Corp., says that most organizations scale back on face...

27/3,K/8 (Item 2 from file: 636) [Links](#)  
Gale Group Newsletter DB(TM)  
(c) 2009 Gale/Cengage. All rights reserved.  
03316939 **Supplier Number: 46815951 (USE FORMAT 7 FOR FULLTEXT)**

**DYNATEK TARGETS WORKFLOW IMPROVEMENT FOR LENDERS**

Credit Risk Management Report , v 6 , n 21 , p N/A  
Oct 21 , 1996

**Language:** English **Record Type:** Fulltext  
**Document Type:** Newsletter ; Trade  
**Word Count:** 401  
**Supplier Number: (USE FORMAT 7 FOR FULLTEXT)**

**Text:**

Livonia, Mich.-based Dynatek Inc. hopes to improve **workflow** in the mortgage **loan** origination market with a suite of Windows applications, says Jack Luhtanen, president of the company.

...company's Loan Manager system serves as the central controller of a relational database by **directing** and **controlling** the **interaction** and flow of **loan** data in and out of the database. The product also coordinates the functions of its...

27/3,K/9 (Item 1 from file: 268) [Links](#)

Banking Info Source

(c) 2009 ProQuest Info&Learning. All rights reserved.

00372522 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**The lean services machine**

Heuer, Steffan

Bank Technology News , v 12 , n 9 , p 1,20+ , Sep 1999 **Document Type:** Journal Article **Article Type:** News **Language:** English **Record Type:** Abstract Fulltext

**Word Count:** 02511

**ARTICLE REFERENCE NUMBER:**

...billion in assets, jumped on this opportunity nine years ago and has steadily improved its **loan operations workflow**. Don Frakes, a senior vice president of the Houston-based bank, explains that with the...more compelling to interject live video feeds into a virtual classroom and offer real-time **interaction**. Debbie Black, **director** of product marketing with Lotus Development Corp., says that most organizations scale back on face...

27/3,K/10 (Item 2 from file: 268) [Links](#)

Banking Info Source

(c) 2009 ProQuest Info&Learning. All rights reserved.

00310185 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Engineering quality into your data**

Oleksiw, Irene M

Journal of Lending & Credit Risk Management , v 79 , n 9 , p 66-71 , May 1997 **Document Type:** Journal Article **Language:** English **Record Type:** Abstract Fulltext

**Word Count:** 02098

**ARTICLE REFERENCE NUMBER:**

...5. Learn what operations procedures may be inadvertently affecting data quality. In the vast assembly **plant** of bank loan **operations**, the focus is on booking and processing payments as routinely as possible. It is up...

...product designation could only have a real estate collateral code.

8. Wherever possible, delegate the **task** of **assigning** indicative codes to people who understand the terms and structure of the individual credits. Operations bank has **work-flow** software supporting **loan** origination.

9. In any cleanup effort, work with people who know the credits. Make it...

27/3,K/11 (Item 3 from file: 268) [Links](#)

Banking Info Source

(c) 2009 ProQuest Info&Learning. All rights reserved.

00297230 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Dynatek targets workflow improvement for lenders**

Anonymous

Credit Risk Management Report , v 6 , n 21 , p 6 , Oct 21, 1996 **Document Type:** Newsletter Article

**Article Type:** News **Language:** English **Record Type:** Abstract

**Abstract:**

Dynatek Inc. hopes to improve **workflow** in the mortgage **loan** origination market with a suite of Windows applications. The company's Loan Manager system serves as the central controller of a relational database by **directing** and **controlling** the **interaction** and flow of **loan** data in and out of the database.

27/3,K/12 (Item 4 from file: 268) [Links](#)

Banking Info Source

(c) 2009 ProQuest Info&Learning. All rights reserved.

00284395 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**The perfect structure**

Jones, James D

Mortgage Banking , v 56 , n 7 , p 70-78 , Apr 1996 **Document Type:** Journal Article **Language:** English

**Record Type:** Abstract Fulltext

**Word Count:** 03696

**ARTICLE REFERENCE NUMBER:**

**Text:**

...the key credit issues for each loan. In some organizations, lenders have eliminated the processor **job designation** completely. Loan originators and underwriters, supported by software, fill the void. How about the ideal...

...through retail and wholesale channels. The mortgage company also originates some business through a customer-**direct** telemarketing

**operation.** The underwriting process differs for each channel. (At press time, BBMC was preparing to exit...Scheuble, which creates a customized loan-level processing path based on the particulars of a **loan. Workflow** management will streamline the processing and documentation requirements for each loan.

Flagstar Bank

Flagstar Bank...

...accounted for 57 percent and wholesale for 43 percent.

Patricia Joyce, senior vice president and **director** of mortgage **operations** and systems, indicates that the bank employs regional underwriting centers for both retail and wholesale...

27/3,K/13 (Item 1 from file: 267) [Links](#)

Finance & Banking Newsletters

(c) 2008 Dialog. All rights reserved.

00002237

## **DYNATEK TARGETS WORKFLOW IMPROVEMENT FOR LENDERS**

### **CREDIT RISK MANAGEMENT REPORT**

October 21, 1996 **Vol: 6 Issue: 21 Document Type: NEWSLETTER**

**Publisher: PHILLIPS BUSINESS INFORMATION**

**Language: ENGLISH Word Count: 405 Record Type: FULLTEXT**

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

Livonia, Mich.-based Dynatek Inc. hopes to improve **workflow** in the mortgage **loan** origination market with a suite of Windows applications, says Jack Luhtanen, president of

#### **Text:**

Livonia, Mich.-based Dynatek Inc. hopes to improve **workflow** in the mortgage **loan** origination market with a suite of Windows applications, says Jack Luhtanen, president of the company...

...company's Loan Manager system serves as the central controller of a relational database by **directing** and **controlling** the **interaction** and flow of **loan** data in and out of the database. The product also coordinates the functions of its...

27/3K/14 (Item 1 from file: 349) [Links](#)

Fulltext available through: [Order File History](#)

PCT FULLTEXT

(c) 2009 WIPO/Thomson. All rights reserved.

01072076

## **SYSTEMS AND METHODS FOR WORK LIST PREDICTION**

## SYSTEMES ET PROCEDES POUR PREVOIR UNE LISTE DE TRAVAIL

### Patent Applicant/Patent Assignee:

- **STAFFWARE PLC**

Staffware House, 3 The Switchback, Gardner Road, Maidenhead, Berkshire SL6 7RJ; GB;  
GB(Residence); GB(Nationality); (For all designated states except: US)

### Patent Applicant/Inventor:

- **BRUNT Justin Christopher**

34 Swanbrook, Covingham, Swindon, Wiltshire SN5 5AJ; GB; GB(Residence); GB(Nationality);  
(Designated only for: US)

- **HAINES Nicholas Paul**

48 Leslie Close, Swindon, Wiltshire SN5 8QT; GB; GB(Residence); GB(Nationality); (Designated only  
for: US)

- **TAYLOR Anne Kim**

Windwistle, The Green, Shenington, Oxfordshire OX15 6NE; GB; GB(Residence); GB(Nationality);  
(Designated only for: US)

### Legal Representative:

- **NABARRO NATHANSON(agent)**

Miss Barbara E Cookson, Intellectual Property Department EC, Lacon House, 84 Theobald's Road,  
London WC1X 8RW; GB;

	Country	Number	Kind	Date
Patent	WO	2003102715	A2-A3	20031211
Application	WO	2003GB2356		20030528
Priorities	US	2002384014		20020529
	US	2003429494		20030505

**Designated States:** (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

Publication Language: English

Filing Language: English

Fulltext word count: 10420

### Detailed Description:

...pieces of information. In the given example, the expression evaluator determines: the value of the **loan-**amount from the **workflow** relevant data; what the operator is (> in this case); and what the expression evaluator needs... ..instances) of the same workflow process may actually take different routes. Similarly the addressee (worker) **assigned** to a particular **activity** may be decided at run time. Therefore, both paths and workers may differ from one...SD) defined, e.g., 1, 2, 3, or 4 hours, as shown in a box **directly** below the **step** label. For ease of calculation FIG. 4 uses a single unit of time, e.g...

27/3K/15 (Item 2 from file: 349) [Links](#)

Fulltext available through: [Order File History](#)  
PCT FULLTEXT

(c) 2009 WIPO/Thomson. All rights reserved.  
00769502

## **WORKFLOW METHOD AND SYSTEM**

CIRCULATION AUTOMATISEE DES DOCUMENTS AU MOYEN DE MACHINES A ETATS  
SCRIPTABLES ET COMMANDEES PAR TRANSITION DE DONNEES

### **Patent Applicant/Patent Assignee:**

- **MICROSOFT CORPORATION**

One Microsoft Way, Redmond, WA 98052-6399; US; US(Residence); US(Nationality)

### **Inventor(s):**

- **SINGH Kaviraj**

8530 213 Place N.E., Redmond, WA 98053; US

- **TOMA Tudor**

2725 142nd Place N.E., Bellevue, WA 98007; US

- **JOHNSON David C**

- **WEI Min**

15504 N.E. 52nd Street, Redmond, WA 98052; US

### **Legal Representative:**

- **VIKSINNS Ann S(agent)**

Schwegman, Lundberg, Woessner & Kluth, P.O. Box 2938, Minneapolis, MN 55402; US;

	Country	Number	Kind	Date
Patent	WO	200103037	A2-A3	20010111
Application	WO	2000US18117		20000630
Priorities	US	99346194		19990701

**Designated States:** (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

Publication Language: English

Filing Language: English

Fulltext word count: 6541

### **Detailed Description:**

...include finite state machines which execute the steps of a workflow process in their pre **planned order**. In modern automation, organizational workflow process is classically implemented using computer forms, computer databases, and...applicant, assessing the amount of the loan request, and verifying the income level of the **loan** applicant. Each **workflow step** is triggered by a  
Thus, a novel workflow architecture has been developed which works

with...

### **III. Text Search Results from Dialog**

#### **A. Abstract Databases**

? show files

[File 2] **INSPEC** 1898-2009/Feb W3

(c) 2009 Institution of Electrical Engineers. All rights reserved.

*\*File 2: Despite the gap in 2009 updates, the file is complete.*

[File 35] **Dissertation Abs Online** 1861-2009/Jan

(c) 2009 ProQuest Info&Learning. All rights reserved.

[File 65] **Inside Conferences** 1993-2009/Feb 24

(c) 2009 BLDSC all rts. reserv. All rights reserved.

[File 99] **Wilson Appl. Sci & Tech Abs** 1983-2009/Dec

(c) 2009 The HW Wilson Co. All rights reserved.

[File 256] **TecInfoSource** 82-2009/May

(c) 2009 Info.Sources Inc. All rights reserved.

[File 474] **New York Times Abs** 1969-2009/Feb 25

(c) 2009 The New York Times. All rights reserved.

[File 475] **Wall Street Journal Abs** 1973-2009/Feb 25

(c) 2009 The New York Times. All rights reserved.

[File 583] **Gale Group Globalbase(TM)** 1986-2002/Dec 13

(c) 2002 Gale/Cengage. All rights reserved.

*\*File 583: This file is no longer updating as of 12-13-2002.*

[File 23] **CSA Technology Research Database** 1963-2009/Feb

(c) 2009 CSA. All rights reserved.

[File 139] **EconLit** 1969-2009/Feb

(c) 2009 American Economic Association. All rights reserved.

[File 56] **Computer and Information Systems Abstracts** 1966-2009/Jan

(c) 2009 CSA. All rights reserved.

[File 344] **Chinese Patents Abs** Jan 1985-2006/Jan

(c) 2006 European Patent Office. All rights reserved.

[File 347] **JAPIO** Dec 1976-2008/Oct(Updated 090220)

(c) 2009 JPO & JAPIO. All rights reserved.

[File 350] **Derwent WPIX** 1963-2008/UD=200912

(c) 2009 Thomson Reuters. All rights reserved.

[File 371] **French Patents** 1961-2002/BOPI 200209

(c) 2002 INPI. All rts. reserv. All rights reserved.

```

; d s
Set      Items      Description
S1       271359     S (LOAN? ? OR DEBT OR (MONEY OR MONIES OR CAPITAL OR LIQUIDI?) ( )BORROW?)
S2       29572      S (WORKFLOW? ? OR WORK()FLOW? ? )
S3       3419       S S1(3N)(STEP?? OR ORDER?? OR STEP?? OR PROCEDURE?? OR ROUTINE?? OR
OPERATION?? OR INTERACTION??)
S4       345453     S (STEP?? OR ORDER?? OR STEP?? OR PROCEDURE?? OR ROUTINE?? OR OPERATION?? OR
INTERACTION??)(3N)(GUIDELINE? ? OR REGULATION? ? OR DIRECT??? OR PLAN? OR SCHEDULE???)
S5       50         S (LOAN? ? OR DEBT OR (MONEY OR MONIES OR CAPITAL OR
LIQUIDI?) ( )BORROW?) (3N)(WORKFLOW? ? OR WORK()FLOW? ? )
S6       260        S S3(5N)(MANAGEMENT OR MANAG??? OR SUPERVIS??? OR REGULAT??? OR
ADMINISTRATION OR DIRECT??? OR ORGANIZ? OR ORGANIS? OR CONTROL? ? OR CONTROLL? OR ALLOCATION)
S7       125        S S3(3N)(SPACE OR LAND OR OFFICE OR REAL()ESTATE OR REALESTATE OR PLOT? ? OR
BUILDING OR SUITE OR ROOM OR HOUSE OR PROPERT??? OR HOME)
S8       207851     S (ASSIGN??? OR ASSIGNMENT? ? OR ALLOCATION? ? OR ALLOTMENT? OR
DESIGNAT?)(3N)(WORK OR ROLES OR JOB OR USE OR FUNCTION? ? OR ASSIGNMENT? ? OR TASK? ? OR
USAGE OR ACTIVIT??? OR SCHEDULE? ?)
S9       58         S AU=(COLMAN, C? OR COLMAN C? OR COLMAN(2N)C? OR SPORE, G? OR SPORE G? OR
SPORE(2N)G? OR KUBERRA, J? OR KUBERRA J? OR KUBERRA(2N)J?)
S10      0          S S9 AND S1
S11      0          S S9 AND S5
S12      1          S S5 AND S4
S13      23         S S5 NOT PY>2004
S14      1963       S S4 AND S1
S15      128        S S14 AND S3
S16      0          S S15 AND S8
S17      24         S S13 OR S12

```

t /3,k/all

17/3,K/1 (Item 1 from file: 2) [Links](#)

Fulltext available through: [STIC Full Text Retrieval Options](#)

INSPEC

(c) 2009 Institution of Electrical Engineers. All rights reserved.

08552657 **INSPEC Abstract Number:** C2003-04-7210L-069

**Title:** Licensing and the interlibrary loan workflow: the best solution is prevention

**Author** Croft, J.; Murphy, M.

**Author Affiliation:** Access Services, Oklahoma Univ., Norman, OK, USA

**Journal:** Journal of Access Services vol.1, no.2 p. 5-14

**Publisher:** Haworth Information Press ,

**Publication Date:** 2002 **Country of Publication:** USA

**CODEN:** JASOCV **ISSN:** 1536-7967

**SICI:** 1536-7967(2002)1:2L:5:LILW;1-1

**Material Identity Number:** O784-2002-004

**Language:** English

**Subfile:** C

Copyright 2003, IEE

**Title:** Licensing and the interlibrary loan workflow: the best solution is prevention

**Identifiers:** interlibrary loan workflow;

**Astronomical Objects:**



17/3,K/2 (Item 2 from file: 2) [Links](#)

Fulltext available through: [STIC Full Text Retrieval Options](#)  
INSPEC

(c) 2009 Institution of Electrical Engineers. All rights reserved.  
08252389

**Title: Sterling bank deploys workflow-based loan solution**

**Author** O'Brien Coffey, J.

**Journal:** Bank Systems + Technology vol.39, no.1 p. 42

**Publisher:** CMP Media Inc ,

**Publication Date:** Jan. 2002 **Country of Publication:** USA

**CODEN:** BSYTEE **ISSN:** 1045-9472

**SICI:** 1045-9472(200201)39:1L:42:SBDW;1-K

**Material Identity Number:** N682-2002-003

**Language:** English

**Subfile:** D

Copyright 2002, IEE

**Title: Sterling bank deploys workflow-based loan solution**

17/3,K/3 (Item 3 from file: 2) [Links](#)

Fulltext available through: [STIC Full Text Retrieval Options](#)  
INSPEC

(c) 2009 Institution of Electrical Engineers. All rights reserved.  
07247845 **INSPEC Abstract Number:** C1999-06-7210L-024

**Title: Interlibrary loan on the Web: redesigning interlibrary loan services**

**Author** Logue, S.; Preece, B.g.

**Author Affiliation:** Southern Illinois Univ., Carbondale, IL, USA

**Journal:** Technical Services Quarterly vol.16, no.1 p. 1-13

**Publisher:** Haworth Press ,

**Publication Date:** 1998 **Country of Publication:** USA

**CODEN:** TSQUE5 **ISSN:** 0731-7131

**SICI:** 0731-7131(1998)16:1L:1:ILRI;1-F

**Material Identity Number:** G908-1999-002

**Language:** English

**Subfile:** C

Copyright 1999, IEE

**Abstract:** ...the World Wide Web, works well with OCLC's interlibrary loan subsystem and enhances the **workflow** in the interlibrary **loan** processing unit. This article describes the project to improve the interlibrary loan process for the...

17/3,K/4 (Item 4 from file: 2) [Links](#)

Fulltext available through: [STIC Full Text Retrieval Options](#)  
INSPEC

(c) 2009 Institution of Electrical Engineers. All rights reserved.  
06962277 **INSPEC Abstract Number:** C9808-7104-009

**Title: Dependability improvement of workflow processing in distributed systems**

**Author** Krawczyk, H.; Piechowka, M.

**Journal:** Zeszyty Naukowe Politechniki Slaskiej, Seria: Informatyka no.30 p. 111-18

**Publisher:** Wydawnictwo Politech. Slaskiej ,  
**Publication Date:** 1996 **Country of Publication:** Poland  
**CODEN:** ZNPIET **ISSN:** 0208-7286  
**SICI:** 0208-7286(1996)30L:111:DIWP;1-O  
**Material Identity Number:** H071-98004

**Language:** Polish

**Subfile:** C

Copyright 1998, IEE

**Abstract:** ...presents dependability problems of workflow processing in distributed systems. We consider a typical example of **loan workflow** consisting of a bank control, multidatabase server and several user workstations. All these nodes connected...

**Identifiers:** ...loan workflow;

**Astronomical Objects:**

17/3,K/5 (Item 5 from file: 2) [Links](#)

Fulltext available through: [STIC Full Text Retrieval Options](#)  
INSPEC

(c) 2009 Institution of Electrical Engineers. All rights reserved.  
06924948

**Title:** Southern commerce streamlines its loan workflow, processing

**Author** Curley, B.

**Journal:** Bank Systems + Technology vol.35, no.5 p. 58

**Publisher:** Miller Freeman ,

**Publication Date:** May 1998 **Country of Publication:** USA

**CODEN:** BSYTEE **ISSN:** 1045-9472

**SICI:** 1045-9472(199805)35:5L:58:SCSL;1-Y

**Material Identity Number:** N682-98004

**Language:** English

**Subfile:** D

Copyright 1998, IEE

**Title:** Southern commerce streamlines its loan workflow, processing

**Abstract:** ...corporate downsizing and cost-cutting, it may be the acceleration of demand for highly flexible **workflow** and **loan**-application processing solutions like Baker Hill's OnePath, which Southern Commerce Bank, Tampa, Fla., is...

**Identifiers:** ...loan workflow

**Astronomical Objects:**

17/3,K/6 (Item 6 from file: 2) [Links](#)

INSPEC

(c) 2009 Institution of Electrical Engineers. All rights reserved.  
06380356 **INSPEC Abstract Number:** C9611-7104-007

**Title:** A market-based approach to workflow automation

**Author** Harker, P.T.; Ungar, L.H.

**Author Affiliation:** Dept. of Syst. Eng., Pennsylvania Univ., Philadelphia, PA, USA

**Conference Title:** Proceedings of the NSF Workshop on Workflow and Process Automation in Information Systems: State-of-the-Art and Future Directions p. 108-13

**Editor(s):** Sheth, A.

**Publisher:** Univ. Georgia , Athens, GA, USA

**Publication Date:** 1996 **Country of Publication:** USA 164+34 suppl. pp.

**Material Identity Number:** XX96-01328

**Conference Title:** Proceedings of NSF Workshop on Workflow and Process Automation in Information Systems: State of the Art and Future Directions

**Conference Sponsor:** Nat. Sci. Found.; Univ. Georgia

**Conference Date:** 8-10 May 1996 **Conference Location:** Athens, GA, USA

**Language:** English

**Subfile:** C

Copyright 1996, IEE

**Abstract:** ...resources in an open market or auction, and demonstrate its applicability to a small business loan application process. **Workflow** problems generally require the coordination of many workers, machines and computers. Markets provide a natural...

17/3,K/7 (Item 7 from file: 2) [Links](#)

Fulltext available through: [STIC Full Text Retrieval Options](#)  
INSPEC

(c) 2009 Institution of Electrical Engineers. All rights reserved.  
05742183

**Title:** Colorized reengineering (workflow software)

**Author** Appleby, C.

**Journal:** InformationWEEK no.484 p. 52, 56

**Publication Date:** 18 July 1994 **Country of Publication:** USA

**CODEN:** INFWE4 **ISSN:** 8750-6874

**Language:** English

**Subfile:** D

**Abstract:** ...turn, automates repetitive, document intensive business processes such as adjusting insurance claims and processing bank loans. **Workflow** products, usually coupled with imaging technology, route documents to the appropriate users or workstations for...

17/3,K/8 (Item 8 from file: 2) [Links](#)

INSPEC

(c) 2009 Institution of Electrical Engineers. All rights reserved.  
04350879 **INSPEC Abstract Number:** C89028084

**Title:** Image processing applications at the Chase Manhattan Bank

**Author** Cahill, P.

**Author Affiliation:** Chase Manhattan Bank, New York, NY, USA

**Conference Title:** Electronic Imaging '88: International Electronic Imaging Exposition and Conference. Advance Printing of Paper Summaries p. 605-6 vol.1

**Publisher:** Inst. Graphic Commun , Waltham, MA, USA

**Publication Date:** 1988 **Country of Publication:** USA 2 vol. xxxviii+1272 pp.

**Conference Sponsor:** Diagnostic Imaging Magazine; ESD:Electron. Syst. Design Magazine; et al

**Conference Date:** 3-6 Oct. 1988 **Conference Location:** Boston, MA, USA

**Language:** English

**Subfile:** C

**Abstract:** ...in the following areas: check image processing; credit card remittances; personnel records; trust

files; corporate **loan** files; student **loan workflow** and archives; retail litigation workflow and archives; letter of credit workflow; signature verification; COM replacement...

17/3,K/9 (Item 1 from file: 35) [Links](#)

Dissertation Abs Online

(c) 2009 ProQuest Info&Learning. All rights reserved.

01842157 ORDER NO: AADAA-I3019875

**An investigation of the business impact of automated underwriting systems on mortgage lenders**

**Author:** Harder, Joseph Taylor

**Degree:** Ph.D.

**Year:** 2001

**Corporate Source/Institution:** Southern Illinois University at Carbondale ( 0209 )

**Source:** Volume 6207A of Dissertations Abstracts International.

PAGE 2479 . 197 PAGES

**ISBN:** 0-493-31043-6

...of IT literature, Automated Decision Support Systems used by lenders were divided into four categories: **Loan** Origination/**Workflow** Tools, Electronic Verification Tools, Origination Decision Support Tools, and Underwriting Decision Support Tools. Adoption of...

17/3,K/10 (Item 1 from file: 583) [Links](#)

Gale Group Globalbase(TM)

(c) 2002 Gale/Cengage. All rights reserved.

09409871

**Laser Soft scouting for partners in the US**

US: LASER SOFT PLANS NEW SUBSIDIARY

The Times of India ( TSI ) 23 Nov 2000 online

**Language:** ENGLISH

...joint venture. The joint venture partner will be in charge of marketing Progold, Prophesy, Legal **Work Flow** and **Loan Flo** which are the products of Laser Soft. The products are to be marketed in...

17/3,K/11 (Item 1 from file: 23) [Links](#)

CSA Technology Research Database

(c) 2009 CSA. All rights reserved.

0011181426 IP Accession No: 200902-71-0426588; 200902-61-0427877; 20090417951; A09-99-0419129

**Loan origination system interface for online loan application processing**

Hu, Limin; Khanpour, Babak

, USA

**Publisher Url:** [http://patft.uspto.gov/netacgi/nph-Parser?Sect1=PTO2&Sect2=HITOFF&u=/netahtml/PTO/search-adv.htm&r=1&p=1&f=G&l=50&d=PTXT&S1=74 72089.PN.&OS=pn/7472089&RS=PN/7472089](http://patft.uspto.gov/netacgi/nph-Parser?Sect1=PTO2&Sect2=HITOFF&u=/netahtml/PTO/search-adv.htm&r=1&p=1&f=G&l=50&d=PTXT&S1=74%2089.PN.&OS=pn/7472089&RS=PN/7472089)

**Document Type:** Patent

**Record Type:** Abstract

**Language:** English

**File Segment:** Metadex; Mechanical & Transportation Engineering Abstracts; ANTE: Abstracts in New Technologies and Engineering; Aerospace & High Technology

**Abstract:**

...user can then continue the transaction on the lender's web site in an uninterrupted **work flow**. **Loan** processing occurs on the lender's web site, and the interaction of the web site...

17/3,K/12 (Item 2 from file: 23) [Links](#)

CSA Technology Research Database

(c) 2009 CSA. All rights reserved.

0009000053 IP Accession No: 200804-71-415826; 200804-61-443204; 2008400249; A08-99-430023

**Transaction workflow and data collection system**

Devault, Ricky W

, USA

**Publisher Url:** [http://patft.uspto.gov/netacgi/nph-Parser?Sect1=PTO2&Sect2=HITOFF&u=/netahtml/PTO/search-adv.htm&r=1&p=1&f=G&l=50&d=PTXT&S1=73 37950.PN.&OS=PN/7337950&RS=PN/7337950](http://patft.uspto.gov/netacgi/nph-Parser?Sect1=PTO2&Sect2=HITOFF&u=/netahtml/PTO/search-adv.htm&r=1&p=1&f=G&l=50&d=PTXT&S1=73%2037950.PN.&OS=PN/7337950&RS=PN/7337950)

**Document Type:** Patent

**Record Type:** Abstract

**Language:** English

**File Segment:** Metadex; Mechanical & Transportation Engineering Abstracts; ANTE: Abstracts in New Technologies and Engineering; Aerospace & High Technology

**Abstract:**

...the steps of configuring multiple user profiles and system-wide loan data policies, process the **loan** transaction using a **workflow** system during which **loan** data is collected and validated using the system-wide loan data policies and communicating the...

**Descriptors:** Loans; Workflow; Communicating; Inventions

**Identifiers:**

17/3,K/13 (Item 1 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

0014663141 & & *Drawing available*

WPI Acc no: 2005-010722/200501

Related WPI Acc No: 2001-616325; 2001-616327; 2002-643726; 2002-657973

XRPX Acc No: N2005-008553

**Mortgage loan application process managing method for use in mortgage industry, involves monitoring completion of loan origination compliance task workflow, and generating report showing completion status of compliance tasks**

Patent Assignee: BROADBENT D F (BROA-I); COLEMAN P B (COLE-I); COOK R L (COOK-I); HARTEN W S (HART-I)

Inventor: BROADBENT D F; COLEMAN P B; COOK R L; HARTEN W S

Patent Family ( 1 patents, 1 & countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040230521	A1	20041118	US 2000189635	P	20000314	200501	B
			US 2000645774	A	20000824		
			US 2004755078	A	20040109		

Priority Applications (no., kind, date): US 2000189635 P 20000314; US 2000645774 A 20000824; US 2004755078 A 20040109

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20040230521	A1	EN	72	41	Related to Provisional	US 2000189635
					Continuation of application	US 2000645774

**Mortgage loan application process managing method for use in mortgage industry, involves monitoring completion of loan origination compliance task workflow, and generating report showing completion status of compliance tasks Alerting Abstract ...NOVELTY** - The method involves monitoring completion of a **loan** origination compliance task **workflow** housed in a **loan** management system. The compliance task workflow includes an organized sequence of a group of compliance... Original Publication Data by AuthorityArgentina**Publication No. ...Claims:**implemented method for automated processing of loans comprising the acts of: monitoring completion of a **loan** origination compliance task **workflow** housed in a **loan** management system, the **loan** origination compliance task **workflow** comprising an organized sequence of a plurality of appropriate compliance tasks required to originate a...

17/3,K/14 (Item 2 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

0014621590 & & *Drawing available*

WPI Acc no: 2004-803578/200479

XRPX Acc No: N2004-633438

**Mortgage broker work flow managing method, involves electronically underwriting received document in underwriting workflow subsystem, and electronically approving loan application in response to underwriting of document**

Patent Assignee: HORN J A (HORN-I); LLOYD I G A (LLOY-I); RUBLEY T J (RUBL-I); SARAF R (SARA-I)

Inventor: HORN J A; LLOYD I G A; RUBLEY T J; SARAF R

Patent Family ( 1 patents, 1 & countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040215552	A1	20041028	US 2002410631	P	20020912	200479	B
			US 2003660892	A	20030912		

Priority Applications (no., kind, date): US 2002410631 P 20020912; US 2003660892 A 20030912

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20040215552	A1	EN	105	46	Related to Provisional	US 2002410631

**Alerting Abstract** ...An access to the document is provided. The document is electronically underwritten in an underwriting **workflow** subsystem (120). The **loan** application is electronically approved in response to underwriting of the document. ...110 **Loan** officer **workflow** subsystem... Original Publication Data by AuthorityArgentina**Publication No. Claims:** We claim: **1.** A computer-implemented method for managing mortgage broker **work flow**, comprising: receiving a **loan** application; generating an **indication of** at least one document required to approve the loan application; electronically receiving the at least...

17/3,K/15 (Item 3 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

0014536007 & & *Drawing available*

WPI Acc no: 2004-717959/200470

Related WPI Acc No: 2003-416109; 2003-671039

XRPX Acc No: N2004-569110

**Offset payment method in financial management system for federal government, involves determining debt and payment to be referred for offset in response to debt and payment selection criteria, to perform offset of debt and payment**

Patent Assignee: AMERICAN MANAGEMENT SYSTEMS INC (AMMA-N)

Inventor: BAKER M V; BROWN Z

Patent Family ( 1 patents, 1 & countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040193542	A1	20040930	US 1998207681	A	19981209	200470	B
			US 2003349039	A	20030123		
			US 2004820022	A	20040408		

Priority Applications (no., kind, date): US 1998207681 A 19981209; US 2003349039 A 20030123; US 2004820022 A 20040408

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20040193542	A1	EN	29	18	Continuation of application	US 1998207681
					Continuation of application	US 2003349039
					Continuation of patent	US 6532450

Original Publication Data by AuthorityArgentina**Publication No. ...Original Abstracts:**associated with the debt can also be stored as images allowing those involved in the **workflow** associated with the **debt** and payments to **view** images of the documents as needed. When an offset occurs the system feeds the amount...

17/3,K/16 (Item 4 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)



Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

0014424234 & & *Drawing available*

WPI Acc no: 2004-614441/200459

XRPX Acc No: N2004-485803

**Credit decision cut-off score selection method in bank, involves identifying most profitable cut-off score for particular loan type, by locating activity based costing ratio on maximum profitability curve**

Patent Assignee: CAVEY D J (CAVE-I)

Inventor: CAVEY D J

Patent Family ( 1 patents, 1 & countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040153397	A1	20040805	US 2003353306	A	20030129	200459	B

Priority Applications (no., kind, date): US 2003353306 A 20030129

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20040153397	A1	EN	18	7	

Original Publication Data by AuthorityArgentina**Publication No. ...Original Abstracts:**score is determined with input including pass and bad rate parameters for the pertinent scorecard, **workflow** analysis for the **loan** process, compartmental modeling **of the workflow**, and activity based costing (ABC) for the workflow. In some embodiments, data related to portions...

17/3,K/17 (Item 5 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

0014017140 & & *Drawing available*

WPI Acc no: 2004-198775/200419

XRPX Acc No: N2004-157912

**Workflow management system in financial institution, has monitoring unit that monitors state of each work item and notifies control unit on completion of work by certain user**

Patent Assignee: HITACHI JOHO SYSTEMS KK (HITA-N)

Inventor: ISHIZUKA I; KIKUCHI K; OSHIMA Y

Patent Family ( 1 patents, 1 & countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 2004070516	A	20040304	JP 2002226526	A	20020802	200419	B

Priority Applications (no., kind, date): JP 2002226526 A 20020802

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
JP 2004070516	A	JA	9	11	

**Alerting Abstract** USE - Used in **workflow** management including housing **loan**, interview setting and schedule adjustment work, dispatch place company of applicant's selection-of-candidates...

17/3,K/18 (Item 6 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

0013698786 & & *Drawing available*

WPI Acc no: 2003-795867/200375

XRPX Acc No: N2003-638219

**Loan support system for financial institution, inputs information related to settlement with respect to application of loan, using web browser**

Patent Assignee: NIPPON SOGO KENKYUSHO KK (NISO-N)

Inventor: TAKAHASHI S

Patent Family ( 1 patents, 1 & countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 2003296572	A	20031017	JP 200296162	A	20020329	200375	B

Priority Applications (no., kind, date): JP 200296162 A 20020329

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
JP 2003296572	A	JA	15	11	

**Alerting Abstract** ... information terminal. Status control of internal memo, workflow and settlement are performed rapidly and efficiently **by** the **loan** support system...

17/3,K/19 (Item 7 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

0013121754 & & *Drawing available*

WPI Acc no: 2003-203677/200320

XRPX Acc No: N2003-162305

**Computer apparatus for implementing workflow e.g. insurance claim processing, has display unit that generates graphical representation of executed workflow**

Patent Assignee: ABRAHAM M H (ABRA-I); HEWLETT-PACKARD CO (HEWP); TURNER P W (TURN-I)

Inventor: ABRAHAM M H; TURNER P W

Patent Family ( 2 patents, 2 & countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
GB 2377779	A	20030122	GB 200117557	A	20010718	200320	B
US 20030018627	A1	20030123	US 20015899	A	20011102	200325	E

Priority Applications (no., kind, date): GB 200117557 A 20010718

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
GB 2377779	A	EN	21	3	

**Alerting Abstract ... USE - For implementing workflow e.g. insurance claim processing, mortgage loan processing, engineering change order...**

17/3,K/20 (Item 8 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

0013105163 & & *Drawing available*

WPI Acc no: 2003-186712/200319

XRPX Acc No: N2003-147182

**Computer apparatus for implementing workflow e.g. insurance claim processing, has processor that analyzes user data to determine interactive node within sequence of activity nodes**

Patent Assignee: ABRAHAM M H (ABRA-I); HEWLETT-PACKARD CO (HEWP); STAMMERS E J (STAM-I)

Inventor: ABRAHAM M H; STAMMERS E J

Patent Family ( 2 patents, 2 & countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
GB 2377780	A	20030122	GB 200117558	A	20010718	200319	B
US 20030018697	A1	20030123	US 20015898	A	20011102	200325	E

Priority Applications (no., kind, date): GB 200117558 A 20010718

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
GB 2377780	A	EN	21	3	

**Alerting Abstract ...** USE - For implementing workflow e.g. insurance claim processing, mortgage **loan processing**, engineering change order...

17/3,K/21 (Item 9 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

0012487131 & & *Drawing available*

WPI Acc no: 2002-434298/200246

Related WPI Acc No: 2002-434292

XRPX Acc No: N2002-341810

**Automated loan system for online loan applications, has work flow engine for automatic processing of credit applications**

Patent Assignee: AHLES J (AHLE-I); DHAR A (DHAR-I); DHAR K K (DHAR-I)

Inventor: AHLES J; DHAR A; DHAR K K

Patent Family ( 1 patents, 1 & countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020040339	A1	20020404	US 2000237164	P	20001002	200246	B
			US 2001970276	A	20011002		

Priority Applications (no., kind, date): US 2000237164 P 20001002; US 2001970276 A 20011002

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20020040339	A1	EN	25	9	Related to Provisional	US 2000237164

**Automated loan system for online loan applications, has work flow engine for automatic processing of credit applications** **Alerting Abstract ...** ADVANTAGE - Maximizes the loan officers productivity, since the **work flow** engine speeds up the delivery process improves, data consistency, consolidates processes, increases productivity, and reduces... Original Publication Data by AuthorityArgentina**Publication No.** ...**Original Abstracts:**designer, a web site interface, a database, checklists created by the workflow designer and associated **with** at least one **loan** offering, and a messaging system for brokering messages between a consumer and a lender. The workflow engine accepts web-**based loan** applications, processes the loan applications programmatically, and renders a loan decision within seconds. **The workflow** engine uses checklists **to** evaluate **loan** applications. Each checklist is associated with one loan offering and one lender. Multiple lenders offer... ...**Claims:**select a category of loan offerings;a loan process checklist associated with the category of **loan** offerings; **anda workflow** engine for evaluating a completed credit application using the **loan** process **checklist** and for generating an instant loan offer for qualified credit applications.

17/3,K/22 (Item 10 from file: 350) [Links](#)  
 Fulltext available through: [Order File History](#)  
 Derwent WPIX  
 (c) 2009 Thomson Reuters. All rights reserved.

0010991465 & & *Drawing available*

WPI Acc no: 2001-616325/200171

Related WPI Acc No: 2001-616327; 2002-643726; 2002-657973; 2005-010722

XRPX Acc No: N2001-459744

**Mortgage loan processing procedure generating method using Internet, involves distributing tasks required to process a mortgage loan according to federal and state law, to systems capable of performing the tasks**

Patent Assignee: BROADBENT D F (BROA-I); COOK R L (COOK-I); EVERBANK (EVER-N); HARTEN W S (HART-I); LAKE C J (LAKE-I); ONEPIPELINE.COM (ONEP-N)

Inventor: BROADBENT D F; COLEMAN P B; COOK R L; HARTEN W S; LAKE C J

Patent Family ( 6 patents, 92 & countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2001069489	A2	20010920	WO 2001US7524	A	20010309	200171	B
US 20010037287	A1	20011101	US 2000189635	P	20000314	200172	E
			US 2000645217	A	20000824		
			US 2000645799	A	20000824		
			US 2001804942	A	20010313		
US 20010047326	A1	20011129	US 2000189635	P	20000314	200202	E
			US 2000645217	A	20000824		
			US 2001804943	A	20010313		
AU 200142029	A	20010924	AU 200142029	A	20010309	200208	E
US 6904412	B1	20050607	US 2000189635	P	20000314	200539	E
			US 2000645217	A	20000824		
US 20050197953	A1	20050908	US 2000189635	P	20000314	200559	E
			US 2000645217	A	20000824		
			US 200574321	A	20050307		

Priority Applications (no., kind, date): US 2000189635 P 20000314; US 2000645217 A 20000824; US 2000645799 A 20000824; US 2001804942 A 20010313; US 2001804943 A 20010313; US 200574321 A 20050307

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2001069489	A2	EN	135	41		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW					
Regional Designated	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					

States,Original						
US 20010037287	A1	EN			Related to Provisional	US 2000189635
					C-I-P of application	US 2000645217
					C-I-P of application	US 2000645799
US 20010047326	A1	EN			Related to Provisional	US 2000189635
					C-I-P of application	US 2000645217
AU 200142029	A	EN			Based on OPI patent	WO 2001069489
US 6904412	B1	EN			Related to Provisional	US 2000189635
US 20050197953	A1	EN			Related to Provisional	US 2000189635
					Continuation of application	US 2000645217
					Continuation of patent	US 6904412

Original Publication Data by AuthorityArgentina**Publication No. ...Claims:**to comply with federal rules and regulations, state rules and regulations, and local rules and **regulations**;applying **appropriate** jurisdictional, employee and lender criteria to the loan application data and to the electronic database... ... determine a set of loan originating tasks applicable to each mortgage loan transaction;generating a **loan** origination compliance task **workflow** at the server node, the **loan** origination compliance task **workflow** including an organized sequence of a plurality of task actions comprising a subset of the... ... institution, and a borrower so that lending institutions may legally compensate third party originators in **compliance** with applicable federal **or** state law; anddistributing one **or** more task actions **of the loan** origination compliance task **workflow** from the server node to one or more systems associated with one or more of

17/3,K/23 (Item 11 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

0010947368 & & *Drawing available*

WPI Acc no: 2001-570133/200164

Related WPI Acc No: 2003-597553

XRPX Acc No: N2001-424880

**Workflow management method for automated credit application system, involves calculating status of workflow process steps potentially affected by executed function for determining subsequent process steps**

Patent Assignee: DEFRANCESCO J R (DEFR-I); FINGERHUTH A (FING-I); FIRST AMERICAN CREDIT MANAGEMENT SOLUTIO (FIRS-N); FREIMAN S (FREI-I); RUSK G (RUSK-I); TERPENING S (TERP-I)

Inventor: DEFRANCESCO J R; FINGERHUTH A; FREIMAN S; RUSK G; TERPENING S

Patent Family ( 2 patents, 1 & countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20010014877	A1	20010816	US 199897148	A	19980612	200164	B
US 6505176	B2	20030107	US 199897148	A	19980612	200306	E

Priority Applications (no., kind, date): US 199897148 A 19980612

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20010014877	A1	EN	22	10	

Original Publication Data by AuthorityArgentina**Publication No. ...Original Abstracts:**by various entities involved in the loan application process. Workgroups are defined for each pre-configured workflow definition. Each workgroup is associated with a particular set of functions. A workgroup queue is...

17/3,K/24 (Item 12 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

0010754474 & & *Drawing available*

WPI Acc no: 2001-367828/200138

XRPX Acc No: N2001-268333

**Wireless management system adapted for employment in a debt collection context which can associate debtors with different categories**

Patent Assignee: DCS INC (DCSD-N); DIVERSIFIED COLLECTION SERVICES INC (DIVE-N); EXLINE D (EXLI-I); LAUFFENBURGER P (LAUF-I); LEACH H T (LEAC-I); MACKINLAY B (MACK-I); TAGUPA J (TAGU-I); TRACEY J B A (TRAC-I)

Inventor: EXLINE D; LAUFFENBURGER P; LEACH H T; MACKINLAY B; TAGUPA J; TRACEY J B A

Patent Family ( 9 patents, 93 & countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2001041011	A2	20010607	WO 2000US31203	A	20001114	200138	B
AU 200114871	A	20010612	AU 200114871	A	20001114	200154	E
EP 1247222	A2	20021009	EP 2000977202	A	20001114	200267	E
			WO 2000US31203	A	20001114		
US 20030083916	A1	20030501	US 1999454923	A	19991203	200331	E
			US 2002317227	A	20021210		
US 20030083917	A1	20030501	US 1999454923	A	19991203	200331	E
			US 2002317244	A	20021210		
JP 2003524832	W	20030819	WO 2000US31203	A	20001114	200356	E
			JP 2001541996	A	20001114		
US 6795071	B2	20040921	US 1999454923	A	19991203	200462	E
			US 2002317244	A	20021210		
US 6798413	B1	20040928	US 1999454923	A	19991203	200464	E
US 20040254823	A1	20041216	US 1999454923	A	19991203	200482	E
			US 2004889210	A	20040712		

Priority Applications (no., kind, date): US 1999454923 A 19991203; US 2002317227 A 20021210; US

2002317244 A 20021210; US 2004889210 A 20040712

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2001041011	A2	EN	77	30		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
AU 200114871	A	EN			Based on OPI patent	WO 2001041011
EP 1247222	A2	EN			PCT Application	WO 2000US31203
					Based on OPI patent	WO 2001041011
Regional Designated States,Original	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR					
US 20030083916	A1	EN			Division of application	US 1999454923
US 20030083917	A1	EN			Division of application	US 1999454923
JP 2003524832	W	JA	115		PCT Application	WO 2000US31203
					Based on OPI patent	WO 2001041011
US 6795071	B2	EN			Continuation of application	US 1999454923
US 20040254823	A1	EN			Continuation of application	US 1999454923
					Continuation of patent	US 6798413

Original Publication Data by AuthorityArgentina**Publication No. ...Original Abstracts:**method is described. The illustrated embodiment is a contact management system, more particularly adapted for **employment** in a **debt** collection context. Methods and systems are described for allowing a debt collector to associate debtors... ... The illustrated embodiments include a contact management system, and some embodiments are adapted for employment **in a debt** collection context. In addition, methods and systems are described for allowing a debt collector to ... system, more particularly adapted for employment in a debt collection context. Methods and systems are **described** for allowing a **debt** collector to associate debtors with different categories, either manually or automatically in response to predetermined... ... for employment in a debt collection context. Methods and systems are described for allowing a **debt collector** to associate debtors with different categories, either manually or automatically in response to predetermined condition. Thus, the system can effi...

#### IV. Additional Resources Searched – Questel Orbit

1/13-PLUSPAT-©Questel

© Questel

**Publication Stage**



(B1) U.S. Patent (no pre-grant pub.) after Jan. 2, 2001

**Patent Number**

US7287008 B1 20071023 [US7287008]

**Title**

(B1) Method and system for loan organization and underwriting

**Abstract**

A system and method for use by a business entity for loan origination and underwriting in connection with real estate investment using a computer implemented application having a plurality of data input and dialog screens requiring one-time entry of data. The method includes steps to be followed in any sequence by one or more users of the business entity for using the system. The method includes inputting and storing loan origination information via data input screens, the information including financial and physical information relating to a specific real estate investment. The input loan origination information is dynamically compared with pre-determined rules and a dialog screen is displayed on a near real-time basis if any of said rules are violated. The input data is dynamically compared with other rules for determining the ongoing sequence of data input and dialog screens. Comparison with other rules results in the calculation of calculated values and automatically generated dialog text, some of which is automatically populated in word processing documents, an automated loan request and a credit application. The system includes both manual and automatic input of market data quantitatively describing the real estate market associated with the property, as well as multimedia data describing the property and the region surrounding the property. A report representing all of the stored input and calculated values are automatically produced in both paper and electronic form suitable for loan origination and underwriting.

**Application Nbr**

US47515399 19991230 [1999US-0475153]

**Priority Details**

US47515399 19991230 [1999US-0475153]

**Inventor(s)**

(B1) MAHONEY JOHN F (US); MOHEN JAMES M (US)

25/02/09 1 16:59:58

**Patent Assignee**

(B1) GEN ELECTRIC CAPITAL CORP (US)

**Patent Assignee**

General Electric Capital Corporation, Stamford CT [US]

**2/13-PLUSPAT-©Questel**

© Questel

**Publication Stage**

(A) United States patent

**Patent Number**

US6105007 A 20000815 [US6105007]

**Title**

(A) Automatic financial account processing system

**Abstract**

A method and apparatus for closed loop, automatic processing of typical financial transactions, including loans, setting up checking, savings and individual retirement accounts, obtaining cashier's checks, ordering additional checks, issuing credit and debit cards, wire transferring money, and so on. The transactions are provided from a kiosk and controlled by a computer controller interacting with the consumer. In the case of loans, a computer controller helps the consumer in the completion of the application, performs the underwriting, and transfers funds. The computer controller obtains the information needed to process the application, determines whether to approve the loan, effects electronic fund transfers to the applicant's deposit account and arranges for automatic withdrawals to repay the loan. The computer controller reviews documentation requirements including consumer lending and other required documentation with the consumer and obtains acknowledgment of acceptance of terms by having the consumer sign an electronic signature pad. Copies of documents

with a digital photograph are printed out by a printer in the kiosk for the consumer. Finally, the kiosk has the capability of imprinting a credit or debit card in response to a consumer request.

**Application Nbr**

US30562299 19990505 [1999US-0305622]

**Filing Details**

Cont. of US732584 19961015 [1996US-0732584]

Cont. of US327653 19941024 [1994US-0327653] (Abandoned)

US113205 19930827 [1993US-0113205] (Abandoned)

**Priority Details**

US30562299 19990505 [1999US-0305622]

US73258496 19961015 [1996US-0732584]

US32765394 19941024 [1994US-0327653]

25/02/09 2 16\*59\*58

US11320593 19930827 [1993US-0113205]

**Inventor(s)**

(A) NORRIS JEFFREY A (US)

**Patent Assignee**

(A) AFFINITY TECHNOLOGY GROUP INC (US)

**Patent Assignee**

Affinity Technology Group, Inc., Columbia SC [US]

**3/13-PLUSPAT-©Questel**

© Questel

**Publication Stage**

(A) United States patent

**Patent Number**

US6076072 A 20000613 [US6076072]

**Title**

(A) Method and apparatus for preparing client communications involving financial products and services

**Abstract**

A method and apparatus are provided for automatically preparing a client communication pertaining to a financial product for a client, wherein the client communication is for combined use with a corresponding host vehicle. The method comprises providing a format for the client communication wherein the communication format includes a variable portion; inputting into a computer-accessible storage medium variable information other than a client identification; inputting into the storage medium decision information; and using the decision information to select a subset of the variable information for inclusion in a variable portion of the client communication corresponding to the variable portion of the client communication format. The apparatus comprises an inputting device for inputting into a computer-accessible storage medium variable information comprising other than a client identification and decision information; a processor operatively coupled to the storage medium for using the decision information to automatically select a subset of the variable information for each of the clients; and an output preparing component in operative communication with the processor for preparing the client communications and for automatically inserting into the client communication the subset of variable information for the corresponding and respective client.

**Application Nbr**

US83424097 19970415 [1997US-0834240]

**Filing Details**

C.I.P. of US661004 19960610 [1996US-0661004]

Continuation-in-part of: US5987434

**Priority Details**

25/02/09 3 16\*59\*58

US83424097 19970415 [1997US-0834240]  
US66100496 19960610 [1996US-0661004]

**Inventor(s)**

(A) LIBMAN RICHARD MARC (US)

**4/13-PLUSPAT-©Questel**

© Questel

**Publication Stage**

(A) United States patent

**Patent Number**

US6021400 A 20000201 [US6021400]

**Title**

(A) Multi-stage transaction executed from multiple ATMs

**Abstract**

A system of ATMs wherein a customer can execute a complex transaction in stages, at different times, and perhaps at different ATMs. Considering a loan application as an example, a customer can supply part of the information required by the loan application at one ATM, and can supply other information at a later time, at the same, or another, ATM. While the customer is present at any ATM, or afterward, the invention undertakes processing required by the loan application, such as ordering credit reports.

**Application Nbr**

US77834097 19970102 [1997US-0778340]

**Priority Details**

US77834097 19970102 [1997US-0778340]

**Inventor(s)**

(A) GALLACHER KENNETH D (GB); GROSSI MARK M (GB); PATON GRANT C (GB); PIGGOT JAMES (GB); SCHNEIDER GEORGE E (US)

**Patent Assignee**

(A) NCR CORP (US)

**Patent Assignee**

NCR Corporation, Dayton OH [US]

25/02/09 4 16\*59\*58

**5/13-PLUSPAT-©Questel**

© Questel

**Publication Stage**

(A) United States patent

**Patent Number**

US5995947 A 19991130 [US5995947]

**Title**

(A) Interactive mortgage and loan information and real-time trading system

**Abstract**

The invention provides a method and system for trading loans in real time by making loan applications, such as home mortgage loan applications, and placing them up for bid by a plurality of potential lenders. A transaction server maintains a database of pending loan applications and their statuses; each party to the loan can search and modify that database consistent with their role in the transaction, by requests to the server from a client device identified with their role. Brokers at a broker station can add loan applications, can review the status of loan applications entered by that broker, are notified of lender's bids on their loans, and can accept bids by lenders. Lenders at a lender station can search the database for particular desired types of loans, can sort selected loans by particular desired criteria, can bid on loan applications, and are notified when their bids are accepted. Broker stations, lender stations, and the transaction server can be coupled using multiple access methods, including internet, intranet, or dial-up or leased communication lines.

**Application Nbr**

US92855997 19970912 [1997US-0928559]

**Priority Details**

US92855997 19970912 [1997US-0928559]

**Inventor(s)**

(A) FRASER STEPHEN K (US); ADIGA SADASHIV (US); PAYANKANNUR SURESH (US)

**Patent Assignee**

(A) IMX MORTGAGE EXCHANGE (US)

**Patent Assignee**

IMX Mortgage Exchange, San Ramon CA [US]

25/02/09 5 16\*59\*58

**6/13-PLUSPAT-©Questel**

© Questel

**Publication Stage**

(A) United States patent

**Patent Number**

US5966699 A 19991012 [US5966699]

**Title**

(A) System and method for conducting loan auction over computer network

**Abstract**

A computer system for conducting an electronic loan auction over a computer network such as the Internet. The computer system includes a computer connected to the Internet, which performs the following functions: (1) receiving an electronic loan application form from a prospective borrower; (2) providing such application to a loan authorizer's computer over the computer network for approval; (3) receiving an electronic message from the loan authorizer's computer indicating whether or not such loan has been approved; (4) entering the loan application into a database that is accessible to lenders via the computer network, if the loan is approved; and (5) maintaining the loan application in the database for a predetermined period time during which lenders may submit bids and the borrower may accept a bid.

**Application Nbr**

US73051896 19961011 [1996US-0730518]

**Priority Details**

US73051896 19961011 [1996US-0730518]

**Inventor(s)**

(A) ZANDI RICHARD (US)

25/02/09 6 16\*59\*58

**7/13-PLUSPAT-©Questel**

© Questel

**Publication Stage**

(A) United States patent

**Patent Number**

US5930775 A 19990727 [US5930775]

**Title**

(A) Method and apparatus for determining an optimal investment plan for distressed residential real estate loans

**Abstract**

Methods, system, and article of manufacture are provided for processing real estate loans based on loan data including personal data relating to a borrower, financial information relating to the borrower's financial position, and loan conditions including a loan term and information on the corresponding real estate, related to a real estate loan. Such methods, system, and article of manufacture generate a comparison model including an ability-to-pay rate reflecting an interest rate on the loan reflecting the borrower's ability to repay a loan having the loan conditions, a default rate reflecting an interest rate realizable if the loan is foreclosed and a new loan secured by the real estate originated, and a minimum rate reflecting an interest rate realizable if proceeds from a sale of the real estate before expiration of the loan term are determined to be acceptable and a new loan secured by the real estate originated. Using a relationship determined from the ability-to-pay rate, the default rate, and the minimum rate of the comparison model, as well as a predetermined current return rate, the methods, system, and article of manufacture select an acceptable return rate for the loan.

**Application Nbr**

US78264397 19970114 [1997US-0782643]

**Priority Details**

US78264397 19970114 [1997US-0782643]

**Inventor(s)**

(A) MCCAULEY JOHN J (US); COMEAU PHILLIP E (US); VELLA JOHN A (US); BOTKIN ELIZABETH M (US); LEWIS NICOLE (US)

**Patent Assignee**

25/02/09 7 16\*59\*58

(A) FREDDIE MAC (US)

**Patent Assignee**

Freddie Mac, Vienna VA [US]

**8/13-PLUSPAT-©Questel**

© Questel

**Publication Stage**

(A) United States patent

**Patent Number**

US5794216 A 19980811 [US5794216]

**Title**

(A) Methods and system for data acquisition in a multimedia real estate database

**Abstract**

A device for storing information about a plurality of houses, for access by an application program executed on a computer or other like programmable apparatus, comprises a computer-readable storage medium and computer-readable data on the computer-readable storage medium. The computer-readable data is representative of a database containing textual information for each house, at least one exterior image for each house, at least one interior image for each house, and at least one parameter indicating a portion of the exterior image corresponding to the interior image for each house, all in a common database format. Methods, systems, and articles of manufacture for compiling information about a house on a computer-readable storage medium using a computer are disclosed.

**Application Nbr**

US50238995 19950714 [1995US-0502389]

**Priority Details**

US50238995 19950714 [1995US-0502389]

**Inventor(s)**

(A) BROWN TIMOTHY ROBERT (US)

25/02/09 8 16\*59\*58

**9/13-PLUSPAT-©Questel**

© Questel

**Publication Stage**

(A) United States patent

**Patent Number**

US5680305 A 19971021 [US5680305]

**Title**

(A) System and method for evaluating real estate

**Abstract**

Systems and methods of the invention provide objective evaluations of a business entity's real estate situation and condition for use by customers including (but not limited to) the business entity. Information is processed to determine indicators of amount, price, area, grade, and risk; and those indicators are combined to provide a total score. The system includes a database for storing a variety of data, such as utilization measures and business information, and data corresponding to businesses which are similar to the business entity. Process actuators process the information to derive the several indicators, the score, and other measures, which is printed or displayed for customers and/or the business entity.

Preferably, a report is generated which details information including the score to provide a well-rounded picture of a particular real estate situation.

**Application Nbr**

US38992095 19950216 [1995US-0389920]

**Priority Details**

US38992095 19950216 [1995US-0389920]

**Inventor(s)**

(A) APGAR IV MAHLON (US)

25/02/09 9 16\*59\*58

**10/13-PLUSPAT-©Questel**

© Questel

**Publication Stage**

(A) United States patent

**Patent Number**

US5636117 A 19970603 [US5636117]

**Title**

(A) Method and apparatus for monitoring the strength of a real estate market or commodity market and making lending and insurance decisions therefrom

**Abstract**

By gathering information regarding the total number of sales, total number of pending listings, total number of active listings, and total number of expired listings in a time period, a market index may be derived. This market index can then be charted over a plurality of periods, giving an indication of any temporal trends. The market index can further be used to guide and determine the action of a service provider such as a lender or title insurance company in a proposed real estate transaction.

**Application Nbr**

US25217094 19940531 [1994US-0252170]

**Filing Details**

C.I.P. of US41144 19930331 [1993US-0041144] (Abandoned)

Cont. of US667584 19910311 [1991US-0667584] (Abandoned)

**Priority Details**

US25217094 19940531 [1994US-0252170]

US4114493 19930331 [1993US-0041144]

US66758491 19910311 [1991US-0667584]

**Inventor(s)**

(A) ROTHSTEIN ROBERT E (US)

25/02/09 10 16\*59\*58

**11/13-PLUSPAT-©Questel**

© Questel

**Publication Stage**

(A) United States patent

**Patent Number**

US5323315 A 19940621 [US5323315]

**Title**

(A) Computer system for monitoring the status of individual items of personal property which serve as collateral for securing financing

**Abstract**

A system for monitoring the status of individual items of personal property which serve as collateral for securing financing. The system receives financing information from a first financing source and a second financing source. A unique identification code is associated with each individual item of personal property which serves as collateral for securing financing from the first and second financing sources. The financing information from the first financing source is compared with the financing information from the second financing source based at least in part upon the identification codes of the items of personal

property to identify particular items of personal property that simultaneously serve as collateral to secure financing from both the first and second financing sources. The affected first and second financing sources are notified about the identified item of personal property.

**Application Nbr**

US73963891 19910802 [1991US-0739638]

**Priority Details**

US73963891 19910802 [1991US-0739638]

**Inventor(s)**

(A) HIGHBLOOM LAWRENCE (US)

**Patent Assignee**

(A) VINTEK INC (US)

**Patent Assignee**

Vintek, Inc., Wynnewood PA [US]

25/02/09 11 16\*59\*58

**12/13-PLUSPAT-©Questel**

© Questel

**Publication Stage**

(A) United States patent

**Patent Number**

US4774664 A 19880927 [US4774664]

**Title**

(A) Financial data processing system and method

**Abstract**

A financial data processing system and the method of operating that system are disclosed. A central processor includes a data bank into which data is written and from which data is read, this data including financial loan information that represents the balance of each loan outstanding, the interest rate payable on each loan, the principal and interest due and payable for each periodic loan payment, the identity of each debtor, the delinquency, if any, on each loan, the collection histories of respective loans and financial information relating to leases and leased property. Plural terminals, including input means (e.g. a keyboard or the like) and display means, are coupled to the central processor, each terminal being operable to write into the data bank updated financial loan information including: (i) multiple loan payment data representing principal and interest payments and the identities of respective debtors for a batch of loan payments and multiple lease payment data, and (ii) loan application data representing the identity of each applicant, the amount, type and duration of the requested loan, the interest rate payable on the requested loan and credit data representing the applicant's ability to repay operable to display data stored in and read from the data bank, including loan payment data and loan application data, summary data representing summaries of plural loans outstanding, payment delinquencies of the plural loans outstanding, collection histories of the loans, loss of loan principal caused by loans which are not repaid, and lease payment and property data.

**Application Nbr**

US75091285 19850701 [1985US-0750912]

**Priority Details**

US75091285 19850701 [1985US-0750912]

**Inventor(s)**

25/02/09 12 16\*59\*58

(A) CAMPBELL JOSEPH J (US); BERDY STEPHEN G (US); BUCCHIN RAYMOND R (US); CLOUSE LARRY R (US); GOTTARDY CHARLES A (US)

**Patent Assignee**

(A) CHRYSLER FIRST INFORMATION TEC (US)

**Patent Assignee**

Chrysler First Information Technologies Inc., Allentown PA [US]

**13/13-PLUSPAT-©Questel**

**Publication Stage**

(A1) Publ. Of int. Appl. With int. Search rep

**Patent Number**

WO9903052 A1 19990121 [WO9903052]

**Title**

(A1) METHOD FOR MORTGAGE AND CLOSED END LOAN PORTFOLIO MANAGEMENT

**Other Title**

(A1) PROCEDE DE GESTION D'HYPOTHEQUES ET DE PORTEFEUILLE DE PRETS A CAPITAL LIMITE

**Abstract**

A method for mortgage and closed end loan portfolio management in the form of an analytic tool designed to improve analysis of past and future performance of loan portfolios. In accordance with one aspect thereof, the invention aggregates loan units into loan vintages, wherein the loans in each vintage originate within a predetermined time interval of one another. The invention compares different vintages to one another in a manner such that the ages of the loans in the different vintages are comparable to one another. An early warning component of the system predicts delinquency rates expected for a portfolio of loans during a forward looking time window. A matrix link component of the invention combines the loan vintage analysis with the early warning component of the invention and predicts the default rate of the loan portfolios at a selected future point in time. The results of the analysis are graphically depicted and/or automatically feedback to provide "yes" or "no" decisions regarding investments in various loan portfolios.

**Abstract in french**

L'invention concerne un procédé de gestion d'hypothèques et de portefeuille de prêts à capital limité, le procédé se présentant sous la forme d'un instrument analytique conçu pour améliorer l'analyse de performances passées et futures de portefeuilles de prêts. Dans un de ses aspects, l'invention regroupe des unités de prêt en générations de prêts, les prêts dans chaque génération débutant dans un intervalle prédéterminé l'un par rapport à l'autre. L'invention permet de comparer différentes générations l'une à l'autre de sorte qu'on puisse comparer l'âge des prêts dans les différentes générations. Un composant d'alerte rapide du système permet de prédire les taux de délinquance pour un portefeuille de prêts dans une fenêtre temporelle se projetant dans le futur. Un composant de lien matriciel de l'invention combine l'analyse de la génération de prêt au composant d'alerte rapide de l'invention et prédit le taux d'impayés des portefeuilles de prêts à un point déterminé dans le futur. Les résultats de l'analyse sont décrits sur un graphe et/ou renvoyés automatiquement pour permettre la prise de décisions positives ou négatives en ce qui concerne des investissements dans plusieurs portefeuilles de prêt.

**Designated States**

AU BR CA CN JP MX TR

European patent : AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

**Application Nbr**

WOUS9813195 19980625 [1998WO-US13195]

**Priority Details**

US89338997 19970711 [1997US-0893389]

**Inventor(s)**

(A1) FREEMAN CHARLES J; XUE XINGXIONG

**Patent Assignee**

(A1) CHASE MANHATTAN BANK NAT ASS (US)

**Patent Assignee**

THE CHASE MANHATTAN BANK ; 270 Park Avenue New York, NY 10017 (US)

25/02/09 13 16\*59\*58